



IMPORTANT — READ CAREFULLY

ITT HARTFORD

HARTFORD LIFE INSURANCE COMPANY

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

LIVING BENEFIT OPTION DISCLOSURE FORM

You have elected the Living Benefits Option for your group life insurance coverage offered through your employer and underwritten by ITT Hartford. As a result of electing this option, the total face amount of group life coverage will be reduced by the amount of the Living Benefits Option. The effect of electing this option is to accelerate payment of a portion of your group life proceeds. The premium for the reduced amount of group life coverage will, under normal circumstances, be lower.

EXAMPLE

You currently have \$50,000 of group insurance coverage offered through your employer. You request the 50% maximum amount available under the Living Benefits Option. This equals \$25,000 ($\$50,000 \times .5 = \$25,000$). As a result of the accelerated payout, your group life insurance will be reduced to \$25,000 ($\$50,000 - \$25,000 = \$25,000$).

AS A RESULT OF ELECTING THE LIVING BENEFITS OPTION, YOU SHOULD BE AWARE OF THE FOLLOWING:

1. Receipt of an accelerated benefit payment may adversely affect your eligibility for Medicaid or other government benefits or entitlements.
2. Receipt of an accelerated benefit payment may be taxable and assistance should be sought from a personal tax advisor.

Release from Assignment

If you have executed an assignment of interest with respect to your Amount of Life Insurance, in order to pay benefits under this provision, ITT Hartford must receive a release from the individual to whom the assignment was made before any benefits are payable.